

EXHIBIT A

Federal and state law prohibit certain methods of debt collection, and require that we treat you fairly. If you have a complaint about the way we are collecting your debt, please visit our website at www.qcserv.com or contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580. If you want information about your rights when you are contacted by a debt collector, please contact the FTC online at www.ftc.gov.

NYC Residents: NYC Department of Consumer Affairs' specific license # varies as to city/state location of sender: Copperas Cove-2032601; Elgin-203260; Houston-2032594; Irwindale-2032591; Jacksonville-2032579; Knoxville-2032597; Oklahoma-2032603; Phoenix-2032606; San Antonio-2032610; San Diego-2032615; St.Louis-2032598; Tucson-2032592

